

In re:
Ray Wyatt, II
Debtor

Case No. 24-12346-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 18, 2024

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:

Recip ID	Recipient Name and Address
db	Ray Wyatt, II, 1927 Wynnewood Rd # 4, Philadelphia, PA 19151-2524
14906532	Bernstein-Burkley, P.C., Firm #718, 601 Grant St Fl 9, Pittsburgh, PA 15219-4430
14906541	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14906540	Citizens Bank, Attn: Bankruptcy One Citizens Plaza, Providence, RI 02903
14906556	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14906558	+ Sb1 Federal Credit Unio, P.o. Box 7480, Philadelphia, PA 19101-7480
14906560	+ Synapsecredi, 101 2nd Street, San Francisco, CA 94105-3672
14906569	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 19 2024 00:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 19 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14906530	EDI: ATTWIREBK.COM	Oct 19 2024 04:05:00	AT&T, Attn: Bankruptcy, 208 S Akard St, Dallas, TX 75202-4206
14906526	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 19 2024 00:23:35	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14906527	EDI: GMACFS.COM	Oct 19 2024 04:05:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14906528	+ Email/PDF: bncnotices@becket-lee.com	Oct 19 2024 00:23:39	American Express Travel Related Services, Attn: Bankruptcy, PO Box 981537, El Paso, TX 79998-1537
14906529	Email/PDF: bncnotices@becket-lee.com	Oct 19 2024 00:23:41	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14906531	EDI: TSYS2	Oct 19 2024 04:05:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14906533	EDI: CITICORP	Oct 19 2024 04:05:00	Best Buy/CBNA, Attn: Citicorp Centralized Bankrutcy, PO Box 790040, St louis, MO 63179-0040
14906542	Email/Text: megan.harper@phila.gov	Oct 19 2024 00:04:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Oct 18, 2024

Form ID: 318

Total Noticed: 49

14906534	EDI: CAPITALONE.COM	Oct 19 2024 04:05:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14906537	+ Email/Text: bankruptcycollections@citadelbanking.com	Oct 19 2024 00:04:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14906538	EDI: CITICORP	Oct 19 2024 04:05:00	Citibank, Attn: Citicorp Cr Srvs, Centralized Bank, PO Box 790040, St Louis, MO 63179-0040
14906539	EDI: CITICORP	Oct 19 2024 04:05:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14906543	Email/Text: bankruptcy@philapark.org	Oct 19 2024 00:04:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14906544	+ EDI: CITICORP	Oct 19 2024 04:05:00	Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
14906545	Email/Text: creditops@deserve.com	Oct 19 2024 00:03:00	Deserve/blockfi/evolve, P.o. Box 57780, Murray, UT 84157
14906546	EDI: DISCOVER	Oct 19 2024 04:05:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14906547	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 19 2024 00:03:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14906548	EDI: IRS.COM	Oct 19 2024 04:05:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14906535	EDI: JPMORGANCHASE	Oct 19 2024 04:05:00	Chase Auto Finance, Attn: Bankruptcy 700 Kansas Lane LA, Monroe, LA 71203
14906536	EDI: JPMORGANCHASE	Oct 19 2024 04:05:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14906549	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2024 00:04:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14906550	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 19 2024 00:04:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14906552	Email/Text: fesbank@attorneygeneral.gov	Oct 19 2024 00:03:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14906555	Email/Text: bkrgeneric@penfed.org	Oct 19 2024 00:03:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313-2032
14906551	+ Email/Text: bkrgeneric@penfed.org	Oct 19 2024 00:03:00	PenFed CU, Attn: Bankruptcy, PO Box 1432, Alexandria, VA 22313-1432
14906553	EDI: PENNDEPTREV	Oct 19 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14906553	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14906554	^ MEBN	Oct 19 2024 00:01:38	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14906557	Email/Text: bankruptcy@philapark.org	Oct 19 2024 00:04:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14906559	+ Email/PDF: SoFiBKNotifications@resurgent.com	Oct 19 2024 00:08:17	SoFi, Attn: Bankruptcy Attn: Bankruptcy, 2750 East Cottonwood Parkway , Ste 300, Salt Lake City, UT 84121-7285
14906561	EDI: SYNC	Oct 19 2024 04:05:00	Synch/B&H, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14906562	EDI: SYNC		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Oct 18, 2024

Form ID: 318

Total Noticed: 49

14906563	+ EDI: SYNC	Oct 19 2024 04:05:00	Syncb/Bose, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14906564	EDI: SYNC	Oct 19 2024 04:05:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14906565	+ Email/Text: bankruptcy@bbandt.com	Oct 19 2024 04:05:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14906566	Email/Text: dbogucki@trumark.org	Oct 19 2024 00:03:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, VA 28202-0129
14906567	Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 19 2024 00:04:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14906568	EDI: USBANKARS.COM	Oct 19 2024 00:04:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14906570	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 19 2024 04:05:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14906571	+ EDI: VERIZONCOMB.COM	Oct 19 2024 00:04:00	USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860
		Oct 19 2024 04:05:00	Verizon Communications Inc., Attn: Bankruptcy, 1095 Avenue of the Americas, New York, NY 10036-6704

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Ray Wyatt II help@cibiklaw.com, noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Oct 18, 2024

Form ID: 318

Total Noticed: 49

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Ray Wyatt II</u>	Social Security number or ITIN	xxx-xx-6741
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-12346-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ray Wyatt II

10/17/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.